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**In the Specification:**

Amend the paragraph beginning on page 12, lines 9 – 28 as follows:

-- Fig. 1 is an overview of an Internet portal system and network according to an embodiment of the present invention.

Fig. 2 is an exemplary plan view of a personalized portal home page application as it may be seen on a display monitor according to an embodiment of the present invention.

Fig. 3 is a flow diagram illustrating user interaction with the Internet portal of [[fig.]] Fig. 1.

Fig. 4 is a block diagram illustrating a summarization software agent and capabilities thereof according to an embodiment of the present invention.

Fig. 5 is a logical flow chart illustrating an exemplary summarization process performed by the software agent of Fig. 4 operating in a user-defined mode.

Fig. 6 is a logical flow chart illustrating an exemplary summarization process performed by the software agent of Fig. 4 in a User-independent smart mode with minimum user input.

Fig. 7 is an overview of a meta-summarization process according to an embodiment of the present invention.

Fig. 8 is a block diagram illustrating components and functions of the database-reporting engine of Fig. 7 according to an embodiment of the present invention.--

Amend the paragraph beginning on page 13, lines 1 – 25 as follows:

-- Fig. 9 is a process flow diagram illustrating logical user and system steps for initialization to completion of a meta-summarized report according to an embodiment of the present invention.

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Fig. 10 is a representative view of an actual screen shot of a meta-summarized report on display in a user's browser interface according to an embodiment of the present invention.

Fig. 11 is an exemplary screen shot of an interactive interface suite for enabling multipoint account management capabilities according to an embodiment of the present invention.

Fig. 12 is an exemplary screen shot of a secondary interface invoked as a result of user interaction with module 219 of Fig. 11 according to an embodiment of the present invention.

Fig. 13 is an exemplary screen shot of a secondary interface resulting from invocation of transaction center module 221 of Fig. 11 according to an embodiment of the present invention.

Fig. 14 is an exemplary screen shot of a secondary interface resulting from invocation of network module 215 of Fig. 11.

Fig. 15 is an exemplary screen shot of a portfolio tracker interface resulting from invocation of portfolio tracker module 227 of Fig. 11.

Fig. 16 is an overview of a communications network wherein financial portfolio tracking is practiced according to an embodiment of the present invention.

Fig. 17 is an exemplary screen shot of an interactive interface suite.

Fig. 18 is a secondary interface invoked as a result of user interaction with icon 309 within module 307 of Fig. 17.--

Amend the paragraph beginning on page 18, lines 8 – 15 as follows:

--In some embodiments one page ~~[[33]]~~ 32 may be shared by more than one user, such as a husband and wife sharing a common account and subscription. An instance of this is illustrated herein with respect to the server labeled Mortgage.com wherein both a John and a Jane Doe are listed together under the column labeled user name. In another embodiment, a network of individuals, perhaps business owners, authorized co-workers,

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investment parties, or the like may share one application. In this way, system 11 may be adapted for private individuals as well as business uses.--

Amend the paragraph beginning on page 21, lines 14 – 22 as follows:

--In another aspect of the invention the search function may also be configured in a window invoked from window [[33]] 32, and caused to search all or selected ones of listed destinations, and to return results in a manner that may be, at least to some extent, configured by a user. For example, a dialog box may be presented wherein a user may enter a search criteria, and select among all of the listed destinations. The search will then be access each of the selected destinations in turn, and the result may be presented to the user as each instance of the criteria is found, or results may be listed in a manner to be accessed after the search.--

Amend the paragraph beginning on page 24, lines 15 – 20 as follows:

--It will be apparent to one with skill in the art that an interactive application such as application [[33]] 32 may be provided in a form other than a WEB page without departing from the spirit and scope of the present invention. For example, an application such as application [[33]] 32 may be provided as a downloadable module or program that may be set-up and configured off-line and made operational when on-line.--

Amend the paragraph beginning on page 24, lines 21 – 28 as follows:

--Fig. 3 is a flow diagram illustrating user interaction with the Internet Password-All Portal of [[fig.]] Fig. 1. The following process steps illustrated, according to an embodiment of the present invention, are intended to illustrate exemplary user-steps and automated software processes that may be initiated and invoked during interaction with an Internet portal of the present invention such as portal 31 of Fig. 1. In step 53 a user

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connects to the Internet or another previously described switched-packet network via a compatible appliance such as Internet appliance 17 of Fig. 1.--

Amend the paragraph beginning on page 39, line 13 and substitute the following paragraph, there for:

--In step 105, automatic log-in is performed, if required, to gain access to each specified URL. In step 107, a specified WEB-page is navigated to and parsed for requested data according to the logic on the template. If there are a plurality of WEB [[-]]pages to parse, then this step is repeated for the number of pages. A variety of parsing engines may be used for this process such as an IETM parser, or a PearlTM parser. Only the requested data is kept in step 107.--

Amend the paragraph beginning on page 41, line 26 to page 42, line 6 as follows:

--Providing certain information not requested by a user may aid in enhancing a user's organization of [[is]] current business on the WEB. Moreover, unsolicited WEB summaries may provide better opportunities than the current options in the user's profile. Of course, assisting a user in this manner will require that the enterprise (service) have access to the user's profile and existing account and service information with various WEB sites on the user's list. A user may forbid use of a user's personal information, in which case, no enterprise-initiated summaries would be performed unless they are conducted strictly in an offer mode instead of a comparative mode.

Amend the paragraph beginning on page 52, line 25 to page 53, line 5, and substitute the following paragraph, there for:

--Fig. 10 is a representative view of an actual screen shot 207 of a meta-summarized report 209 on display in a user's browser interface according to an

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embodiment of the present invention. In a more common implementation of the present invention, a user interfaces with such as a portal server by utilizing a common browser interface, many brands of which are known in the art and readily available. In this particular example, a Microsoft<sup>TM</sup> browser application known as the Internet Explorer<sup>TM</sup> (IE) is used. However the system of the present invention works with any software interface capable of navigating a data packet network.--

Amend the paragraph beginning on page 53, line 6 to page 54, line 2 as follows:

--Summary report 209 consists of individual bank, investment and account listings complete with the names of the institutions. Summaries of the individually reported information for both bank accounts and stock accounts are found beneath each group listing. Report 209 is a rather simplified example of many graphical possibilities and presentation methods. Depending on the complexity of a request, a meta-summarized report may contain virtually any type of presentation mediums. Some examples include, but the invention is not limited to, Gant charts, time graphs, pie charts, flow charts, text summaries, and so on. In another embodiment, a summarized report may contain interactive options for looking at the same data in different ways, or even calculating further results from the results presented. A user has many options when accomplishing interface with the system of the present invention through a fully functional browser application installed on a powerful PC. Interface through other devices such as personal digital assistant's, cellular telephones, and the like will obviously limit presentation options, however, the use of such devices for interface is possible and may, in some situations, be preferred. Such situations may be business meetings, interviews, and other situations wherein a user may need to access some summary data, but does not have access to his personal computer station. Moreover, such data may be previously ordered and sent to a place other than at his or her personal computer. With appropriate interface to telephony networks, such information may, if directed by a user, be faxed to a meeting place, e-mailed to an associate's e-mail address,

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and soon. There are many diverse applications, many of which have already been stated.--

Amend the paragraph beginning on page 61, line 11 – 20 as follows:

--A show-item option window 241 is provided within interface 231 and adapted to enable a user to select specific categories of calendar entries to view within interface 231. In this example, the categories auctions, shopping, travel, bills, banking, credit cards, and investments are listed within window 241. The only category not selected for view is the category of banking. Therefore, existing calendar entries for the remaining categories, which are selected, appear as visible within interface 231. It is noted herein that calendar items pertaining to all selected categories within window 241 are restricted to items pending within the week of July 18-24, 2000 has ordered by the options selected in resolution toolbar 235.--

Amend the paragraph beginning on page 65, line 11 17 as follows:

--Net Worth interface 257 is a unique reporting vehicle that is able to provide a user with up-to-date renditions of that user's current net worth. Such a tool enables a user to modify his or her transactional behavior so as to benefit his or her total Net Worth net worth. An interactive History button 265 is provided within interface 257 and adapted to enable a user to view net worth history over a span of time. Such a history report may be presented in the form of a graph indicating value on one axis and time on the other axis.--

Amend the paragraph beginning on page 68, line 22 to page 69, line 2, and substitute the following paragraph, there for:

--Navigation server 295 is adapted as a proxy navigation engine capable of navigating to Web sites, logging into the sites if necessary, and pulling data from such sites on behalf of users requesting those services through interaction with server 297.

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Server 295 is also illustrated as connected to backbone 289 for the purpose of enabling communication between itself and server 297[[ ]], and for enabling it to access other file servers connected to backbone 289. In one shown) is provided to connect servers 297 and 293 for high-speed server-to- server data communication.--